

**Information to identify the case:**

Debtor 1	<b>Clarence J Porch</b>	Social Security number or ITIN	<b>xxx-xx-1511</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Darlene D Porch</b>	Social Security number or ITIN	<b>xxx-xx-3585</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter <b>13 9/30/19</b>
Case number:	<b>19-23819-CMB</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Clarence J Porch	Darlene D Porch
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5410 Mcannulty Rd Pittsburgh, PA 15236	5410 Mcannulty Rd Pittsburgh, PA 15236
<b>4. Debtor's attorney</b> Name and address	Brad L. Hamric Brad Hamric PC Mowry Office Building 90 Clairton Boulevard Pittsburgh, PA 15236	Contact phone 412-720 0463 Email: <a href="mailto:hamriclaw@comcast.net">hamriclaw@comcast.net</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteewdpa.com">cmecf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 10/9/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 4, 2019 at 03:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>								
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> <td> <b>Filing deadline: 1/3/20</b> </td> </tr> <tr> <td> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </td> <td> <b>Filing deadline: 12/9/19</b> </td> </tr> <tr> <td> <b>Deadline for governmental units to file a proof of claim:</b> </td> <td> <b>Filing deadline: 3/30/20</b> </td> </tr> </table> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </td> <td> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline: 1/3/20</b>	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 12/9/19</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 3/30/20</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
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<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>11/4/19 at 03:00 PM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>									
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.									
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.									
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.									
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.									

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Clarence J Porch  
 Darlene D Porch  
 Debtors

Case No. 19-23819-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: hsmi  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Oct 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2019.

db/jdb aty +Clarence J Porch, Darlene D Porch, 5410 Mcannulty Rd, Pittsburgh, PA 15236-2535  
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 15131576 Baldwin Boro, Gerid Jenko Esq, 614 Lebanon Rd, West Mifflin, PA 15122  
 15136407 +Baldwin Borough, c/o Legal Tax Service, 714 Lebanon Road, West Mifflin, PA 15122-1030  
 15131577 +Blaze Mastercard, Box 5096, Sioux Falls, SD 57117-5096  
 15131580 +EOS CCA, Box 981002, Boston, MA 02298-1002  
 15131581 +First National Credit Card, Box 2496, Omaha, NE 68103-2496  
 15131583 +First Savings Credit Card, Box 2509, Omaha, NE 68103-2509  
 15131584 +Fortiva Credit Card, Box 790156, Saint Louis, MO 63179-0156  
 15131585 +Genesis FS Card Services, Box 4477, Columbus, GA 31914-0477  
 15131587 +Lending Club, 595 Market St, Suite 200, San Francisco, CA 94105-2807  
 15131590 +Mariner Finance, 8211 Town Center, Box 44490, Nottingham, MD 21236-5904  
 15131592 +PA Dept of Revenue, Box 280427, Harrisburg, PA 17128-0427  
 15131594 +Reflex Mastercard, Box 6812, Carol Stream, IL 60197-6812  
 15131595 +UPMC, Box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: hamriclaw@comcast.net Oct 10 2019 03:17:20 Brad L. Hamric, Brad Hamric PC, Mowry Office Building, 90 Clairton Boulevard, Pittsburgh, PA 15236  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 10 2019 03:18:16 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Oct 10 2019 03:18:27 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721  
 cr +EDI: AISACG.COM Oct 10 2019 06:53:00 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Oct 10 2019 03:19:14 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
 cr +EDI: PRA.COM Oct 10 2019 06:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15131575 +E-mail/Text: amscbankruptcy@adt.com Oct 10 2019 03:19:18 ADT Security, 3190 S Vaughn Way, Aurora, CO 80014-3512  
 15131578 +EDI: CAPONEAUTO.COM Oct 10 2019 06:53:00 Capital One Auto Finance, Box 60511, City of Industry, CA 91716-0511  
 15131579 +EDI: RCSFNBMARIN.COM Oct 10 2019 06:53:00 Credit One Bank, Box 60500, City of Industry, CA 91716-0500  
 15131579 +E-mail/PDF: creditonebknofications@resurgent.com Oct 10 2019 03:15:02 Credit One Bank, Box 60500, City of Industry, CA 91716-0500  
 15136894 EDI: DISCOVER.COM Oct 10 2019 06:53:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 15131582 +EDI: AMINFOFP.COM Oct 10 2019 06:53:00 First Premier Bank, Box 5529, Sioux Falls, SD 57117-5529  
 15131586 +EDI: IRS.COM Oct 10 2019 06:53:00 IRS, Box 37004, Hartford, CT 06176-7004  
 15131588 +EDI: RMSC.COM Oct 10 2019 06:53:00 Lowes Synchrony Bank, Box 530914, Atlanta, GA 30353-0914  
 15131589 E-mail/Text: camanagement@mtb.com Oct 10 2019 03:17:45 M&T Bank, Box 62182, Baltimore, MD 21264  
 15131591 +EDI: NAVIENTFKASMSERV.COM Oct 10 2019 06:53:00 Navient, Box 9533, Wilkes Barre, PA 18773-9533  
 15132547 +EDI: RMSC.COM Oct 10 2019 06:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15131596 +EDI: VERIZONCOMB.COM Oct 10 2019 06:53:00 Verizon, Box 25505, Lehigh Valley, PA 18002-5505  
 15131597 +E-mail/Text: bkr@virtuososourcing.com Oct 10 2019 03:19:28 Virtuoso Sourcing, 4500 Cherry Creek South Drive, Suite 500, Denver, CO 80246-1500

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T Bank  
 15131593 ##+Penn Credit Corp, 916 S 14th St, Box 988, Harrisburg, PA 17104-3425

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: hsmi  
Form ID: 309I

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Oct 09, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 11, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2019 at the address(es) listed below:

Brad L. Hamric on behalf of Joint Debtor Darlene D Porch hamriclaw@comcast.net  
Brad L. Hamric on behalf of Debtor Clarence J Porch hamriclaw@comcast.net  
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6